

In re:
Philip E. Carrozza
Dolores A. Carrozza
Debtors

Case No. 20-11822-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 12, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Philip E. Carrozza, Dolores A. Carrozza, 220 Sycamore Avenue, Folsom, PA 19033-1907
14496251	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, and Hertz, LLP/M. Mooney, Esq., 950 New Loudon Road, Latham, New York 12110-2100

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 12 2025 23:57:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 13 2025 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14489590	Email/Text: ebnbankruptcy@ahm.honda.com	May 12 2025 23:57:00	Acura Financial Services, PO Box 168088, Irving TX 75016-8088
14503750	+ EDI: BANKAMER2	May 13 2025 03:55:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14496233	EDI: BANKAMER	May 13 2025 03:55:00	Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
14500245	+ EDI: AIS.COM	May 13 2025 04:01:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14500246	+ EDI: AIS.COM	May 13 2025 04:01:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14500939	Email/PDF: bncnotices@becket-lee.com	May 13 2025 00:10:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14501766	+ Email/Text: bankruptcycollections@citadelbanking.com	May 12 2025 23:57:00	Citadel Federal Credit Union, ATTN: COLLECTIONS, 520 EAGLEVIEW BLVD, EXTON, PA 19341-1119
14508204	EDI: CITICORP	May 13 2025 03:55:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14491599	EDI: DISCOVER	May 13 2025 03:55:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14489048	Email/Text: collecadminbankruptcy@fnni.com	May 12 2025 23:57:00	First National Bank of Omaha, 1620 Dodge St, Stop Code 3129, Omaha NE 68197
14507916	^ MEBN	May 12 2025 23:56:31	HSBC Bank USA, N.A., 2929 Walden Ave C17, Attn:Business Services, Depew, NY 14043-2690

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14508351	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 12 2025 23:57:00	Hyundai Capital America,servicing agent of, Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
14506739	EDI: JEFFERSONCAP.COM	May 13 2025 03:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14499885	+ Email/Text: RASEBN@raslg.com	May 12 2025 23:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
14506482	Email/PDF: resurgentbknotifications@resurgent.com	May 13 2025 00:09:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14503888	Email/PDF: MerrickBKNotifications@Resurgent.com	May 13 2025 00:09:21	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14507224	Email/Text: Bankruptcy.Notices@pnc.com	May 12 2025 23:57:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
14509057	EDI: PRA.COM	May 13 2025 03:55:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14506788	EDI: Q3G.COM	May 13 2025 03:55:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14497313	EDI: Q3G.COM	May 13 2025 03:55:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14508111	+ EDI: AISACG.COM	May 13 2025 03:55:00	Synchrony Bank, AIS InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14494241	Email/Text: bankruptcy@huntington.com	May 12 2025 23:57:00	THE HUNTINGTON NATIONAL BANK, PO BOX 889424, CLEVELAND, OH 44101-8539
14563215	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 12 2025 23:57:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14504066	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	May 13 2025 00:10:19	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14695163	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025

Signature: /s/Gustava Winters

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CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:**

Name	Email Address
DANIEL P. JONES	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2020-PM6 djones@sterneisenberg.com, bkecf@sterneisenberg.com
DANIEL P. JONES	on behalf of Creditor CITIMORTGAGE INC. djones@sterneisenberg.com, bkecf@sterneisenberg.com
DENISE ELIZABETH CARLON	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
JILL MANUEL-COUGHILIN	on behalf of Creditor BANK OF AMERICA N.A. bankruptcy@powerskirm.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL SETH SCHWARTZ	on behalf of Debtor Philip E. Carrozza msbankruptcy@gmail.com MSchwartz@jubileebk.net
MICHAEL SETH SCHWARTZ	on behalf of Joint Debtor Dolores A. Carrozza msbankruptcy@gmail.com MSchwartz@jubileebk.net
THOMAS SONG	on behalf of Creditor CITIMORTGAGE INC. tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>Philip E. Carrozza</u>	Social Security number or ITIN	xxx-xx-6001
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dolores A. Carrozza</u>	Social Security number or ITIN	xxx-xx-6975
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	20-11822-djb		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Philip E. Carrozza

Dolores A. Carrozza

5/12/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.